

110 12 408

<b>FORM B1</b>		<b>United States Bankruptcy Court</b> <b>Western District of New York</b>		<b>Voluntary Petition</b>																			
Name of Debtor (if individual, enter Last, First, Middle): <b>Ettinger, Tina L.</b>			Name of Joint Debtor (Spouse) (Last, First, Middle):																				
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <b>individually and as sole stockholder of Signature Audio &amp; Video Inc.</b>			All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																				
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-4360 EIN 16-1519205</b>			Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):																				
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>10 East Ave Batavia, NY 14020</b>			Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																				
County of Residence or of the Principal Place of Business: <b>Genesee</b>			County of Residence or of the Principal Place of Business:																				
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):  <b>04-12173</b>																				
Location of Principal Assets of Business Debtor (if different from street address above):																							
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																							
<b>Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																							
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank			<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																				
<b>Nature of Debts</b> (Check one box) <input type="checkbox"/> Consumer/Non-Business <input checked="" type="checkbox"/> Business			<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																				
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																							
<b>Statistical/Administrative Information</b> (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																							
<table border="0" style="width: 100%;"> <tr> <td>Estimated Number of Creditors</td> <td>1-15</td> <td>16-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-over</td> </tr> <tr> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>						Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over																	
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																	
<table border="0" style="width: 100%;"> <tr> <td>Estimated Assets</td> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>						Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million															
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>															
<table border="0" style="width: 100%;"> <tr> <td>Estimated Debts</td> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>						Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million															
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>															

THIS SPACE IS FOR COURT USE ONLY

2004 MAR 29 AM 9 18  
 U.S. BANKRUPTCY COURT  
 W.D.N.Y. - EASTERN DISTRICT

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Tina L. Ettinger

**Prior Bankruptcy Case Filed Within Last 6 Years** (If more than one, attach additional sheet)Location  
Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Tina L. Ettinger  
Signature of DebtorX \_\_\_\_\_  
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date 3/25/04**Signature of Attorney**X \_\_\_\_\_  
Signature of Attorney for Debtor(s)DON B. IWANICKI, ESQ.

Printed Name of Attorney for Debtor(s)

Firm Name

43 Jackson Street PO Box 604

Address

Batavia, New York 14021(585) 343-4577

Telephone Number

Date 3/25/04**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X 3/25/04  
Signature of Attorney for Debtor(s) Date**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☒ Yes, and Exhibit C is attached and made a part of this petition.  
☐ No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

**United States Bankruptcy Court**  
**Western District of New York**

In re Tina L. Ettinger

Debtor

Case No. \_\_\_\_\_

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	60,500.00		
B - Personal Property	Yes	3	<del>5,458.00</del> 23,088		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		82,178.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		1,096.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	14		273,641.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,340.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,711.00
Total Number of Sheets of ALL Schedules		26			
Total Assets			<del>65,958.00</del> 83,588		
Total Liabilities				356,915.00	

In re **Tina L. Ettinger**

Case No. \_\_\_\_\_

Debtor

### **SCHEDULE A. REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>single family home at 10 East Avenue, Batavia, NY</b>	<b>tenancy by entirety</b>	<b>J</b>	<b>60,500.00</b>	<b>63,900.00</b>

Sub-Total > **60,500.00** (Total of this page)

Total > **60,500.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Debtor

**SCHEDULE B. PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>TV Fed Credit Union checking account &amp; savings account</b>	-	<b>300.00</b>
		<b>Stueben Fed. Credit Union checking &amp; savings</b>	-	<b>10.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>misc. household furniture &amp; appliances</b>	-	<b>750.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>misc. wearing apparel</b>	-	<b>250.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>NY Life Ins.</b>	-	<b>165.00</b>

Sub-Total > **1,475.00**  
(Total of this page)

In re **Tina L. Ettinger**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	<b>401K</b>		-	<b>3,674.00</b>
	<b>401B</b>		-	<b>309.00</b>
		<b>Signatures Audio &amp; Video Inc.</b>	-	<b>0.00</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

---

Sub-Total > **3,983.00**  
(Total of this page)Sheet **1** of **2** continuation sheets attached  
to the Schedule of Personal Property

In re **Tina L. Ettinger**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE B. PERSONAL PROPERTY

### (Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2002 Acura Altima-lien to Bank of Castile</b>	-	<del>15,155</del> 0.00
		<b>2001 Honda cycle-no liens</b>	-	<del>2475</del> 0.00
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed.		<b>possible income tax refund</b> <i>(amount unknown)</i>		<b>0.00</b>

Sub-Total > ~~17,650~~ **0.00**  
 (Total of this page)  
 Total > ~~23,088~~ **5,458.00**

Sheet 2 of 2 continuation sheets attached  
 to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re Tina L. Ettinger

Case No. \_\_\_\_\_

Debtor

**SCHEDULE C. PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

*[Check one box]*

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b><u>Real Property</u></b>			
single family home at 10 East Avenue, Batavia, NY	NYCPLR § 5206(a)	10,000.00	60,500.00
<b><u>Household Goods and Furnishings</u></b>			
misc. household furniture & appliances	NYCPLR § 5205(a)(5)	750.00	750.00
<b><u>Wearing Apparel</u></b>			
misc. wearing apparel	NYCPLR § 5205(a)(5)	250.00	250.00
<b><u>Interests in Insurance Policies</u></b>			
NY Life Ins.	NY Ins. Law § 3212	165.00	165.00
<b><u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
401K	NYCPLR § 5205(e)	3,903.00	3,674.00
401B	NYCPLR § 5205(e)	309.00	309.00
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
2001 Honda cycle-no liens	Debtor & Creditor Law § 282(1)	2,400.00	2475 <del>0.00</del>



In re **Tina L. Ettinger**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
		H W J C					
Account No.							
<b>Bank of Castile</b> <b>129 North Center Street</b> <b>Perry, NY 14530</b>		-					
		<b>2002</b>  <b>loan to purchase 2002 Acura</b>					
		Value \$ <u>15,155</u> <del>0.00</del>				<b>18,278.00</b>	<b>18,278.00</b>
Account No. <b>071810-6</b>							
<b>M &amp; T Mortgage Corp.</b> <b>PO Box 444</b> <b>Buffalo, NY 14240</b>		J					
		<b>1998</b>  <b>mortgage loan to purchase residence</b>					
		Value \$ <b>60,500.00</b>				<b>63,900.00</b>	<b>3,400.00</b>
Account No.							
		Value \$					
Account No.							
		Value \$					

0 continuation sheets attached

Subtotal  
(Total of this page)

**82,178.00**

Total

**82,178.00**

(Report on Summary of Schedules)

In re **Tina L. Ettinger**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Tina L. Ettinger

Debtor

Case No. \_\_\_\_\_

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.			Isited as a precaution				0.00	0.00
Internal Revenue Dept. of Treasury-Auto Coll. Sys.Support PO Box 24017 Fresno, CA 93779-4017		-						
Account No.			listed as a precaution				0.00	0.00
NYS Dept. of Labor PO Box 551 Albany, NY 12227		-						
Account No.			2003  Sales tax for Signature Audio & Video Inc.				1,096.00	1,096.00
NYS Dept. of Taxation & Finance Bankruptcy Unit, Bldg. 8, Room 703 State Campus Albany, NY 12227		-						
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority ClaimsSubtotal  
(Total of this page)**1,096.00**

Total

**1,096.00**

(Report on Summary of Schedules)

In re **Tina L. Ettinger**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>Advana Bank Corp</b> <b>PO Box 8088</b> <b>Philadelphia, PA 19101</b>	-	<b>2000 to 2003 business</b>				<b>19,116.00</b>
Account No.  <b>AT&amp;T Universal Card</b> <b>PO Box 8203</b> <b>South Hackensack, NJ 07606</b>	-	<b>1995 to 2003 credit card (Tina &amp; business)</b>				<b>10,683.00</b>
Account No.  <b>B. Rich Company, Inc.</b> <b>847 Holt Road</b> <b>Webster, NY 14580</b>	-	<b>2003 Inventory</b>			<b>X</b>	<b>3,363.00</b>
Account No.  <b>Bank of Castile</b> <b>PO Bxo 30131</b> <b>Tampa, FL 33630-3131</b>	-					<b>9,710.00</b>
Subtotal (Total of this page)						<b>42,872.00</b>

13 continuation sheets attached

In re **Tina L. Ettinger**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  <b>Batavia Newspaper Corp.</b> <b>PO Box 870</b> <b>Batavia, NY 14020</b>	-	same debt as listed elsewhere (Daily News)				<b>0.00</b>
Account No.  <b>Bill's Auto</b> <b>101 Evans St.</b> <b>Batavia, NY 14020</b>	-	2003 truck repairs			<b>X</b>	<b>59.00</b>
Account No.  <b>Capital One</b> <b>PO Box 85184</b> <b>Richmond, VA 23285</b>	-	2002 to 2003 credit card (business)				<b>4,965.00</b>
Account No.  <b>Chase Platinum Mastercard</b> <b>PO Box 17702</b> <b>Wilmington, DE 19886</b>	-	2002 to 2003 credit card			<b>X</b>	<b>5,473.00</b>
Account No.  <b>Clarion Corp. of America</b> <b>661 West Redondo Beach Blvd.</b> <b>Gardena, CA 90247</b>	-	2001-2002 Inventory			<b>X</b>	<b>982.00</b>
Subtotal (Total of this page)						<b>11,479.00</b>

Sheet no. 1 of 13 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **Tina L. Ettinger**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  <b>Custom Graphics</b> <b>34 Swan Street</b> <b>Batavia, NY 14020</b>	-	<b>2003</b> <b>Signs</b>			<b>X</b>	<b>70.00</b>
Account No.  <b>Day Timers Inc.</b> <b>PO Box 27001</b> <b>Lehigh Valley, PA 18002</b>	-	<b>2003</b> <b>Office Supplies</b>				<b>33.00</b>
Account No.  <b>Doorway Rug Service</b> <b>228 Sheridan Dr.</b> <b>Buffalo, NY 14240</b>	-	<b>2003</b> <b>supplies</b>				<b>37.00</b>
Account No.  <b>Dun &amp; Bradstreet</b> <b>75 Remittance Dr.</b> <b>Suite 1793</b> <b>Chicago, IL 60675</b>	-	<b>2003</b> <b>business service</b>			<b>X</b>	<b>420.00</b>
Account No.  <b>Eclipse By Fujitsu Ten</b> <b>c/o Raymond I Dyne, Esq.</b> <b>PO Box 70200</b> <b>Van Nuys, CA 91409</b>	-	<b>2000-2003</b> <b>debt of signature audio</b>				<b>0.00</b>
Sheet no. <b>2</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>560.00</b>

In re **Tina L. Ettinger**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No.  <b>Eclipse By Fujitsu Ter c/o Caine &amp; Weber PO Box 8500 Van Nuys, CA 91409</b>	-		<b>2002-2003 inventory</b>			<b>X</b>	<b>5,441.00</b>	
Account No.  <b>Federal Express PO Box 1140 Memphis, TN 38101</b>	-		<b>2003 shipping</b>			<b>X</b>	<b>9.00</b>	
Account No.  <b>Fujitsu Ten PO Box 2985 Torrance, CA 90509</b>	-		<b>signature audio debt</b>				<b>50.00</b>	
Account No.  <b>Genesee Autobody 659 Ellicott Street Batavia, NY 14020</b>	-		<b>small claims suit in Batavia City Court re: Sally Waldron</b>				<b>150.00</b>	
Account No.  <b>Genesee County Chamber of Commerce 210 E. Main Street Batavia, NY 14020</b>	-		<b>2003 dues</b>			<b>X</b>	<b>400.00</b>	
Sheet no. <b>3</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>6,050.00</b>

In re **Tina L. Ettinger**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>Genesee Valley Pennysaver</b> <b>210 E. Main Street</b> <b>Batavia, NY 14020</b>		-	<b>2003</b> <b>advertising</b>				<b>161.00</b>
Account No.  <b>Hanover Insurance Co.</b> <b>PO Box 8016</b> <b>Boston, MA 02100</b>		-	<b>2003</b> <b>insurance</b>			X	<b>182.00</b>
Account No.  <b>Infinity Broadcasting Corp.</b> <b>1700 HSBC Plaza</b> <b>Rochester, NY 14604</b>		-	<b>2002</b> <b>advertising</b>				<b>5,520.00</b>
<del>           Account No.   <b>International Internet Con.</b>  <b>41 Arondale Park</b> </del>			<del> <b>2003</b>  <b>internet service</b> </del>			X	<del> <b>120.00</b> </del>
Account No.  <b>Intuit Payroll Service</b> <b>5745 Wall Street</b> <b>Reno, NV 89502</b>		-	<b>2003</b> <b>payroll services</b>			X	<b>49.00</b>
Sheet no. <u>4</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="text-align: right;">             Subtotal              (Total of this page)           </div>							<b>6,032.00</b>



In re **Tina L. Ettinger**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No.  <b>IXOS Path Group Drawer 1760 PO Box 79001 Detroit, MI 48200</b>	-	<b>2003 supplier</b>			<b>X</b>	<b>1,232.00</b>	
Account No.  <b>Jamco HiFi USA c/o Rosman Adjustment Corp. PO Box 1247 Glenview, IL 60025</b>	-	<b>2000-2003 debt of signature audio</b>				<b>283.00</b>	
Account No.  <b>Jamo US Inc. 1177 Corporate Grove Dr. Buffalo Grove, IL 60089</b>	-	<b>2002-2003 Inventory</b>			<b>X</b>	<b>221.00</b>	
Account No.  <b>Jason Gola 124 Gaither Dr. Suite 170 Mount Laurel, NJ 08054</b>	-	<b>small claims judgment in New Jersey re: Signature Audio</b>				<b>825.00</b>	
Account No.  <b>Kenwood USA PO Box 22745 Long Beach, CA 90801</b>	-	<b>same debt as above</b>				<b>0.00</b>	
Sheet no. <b>5</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<b>2,561.00</b>

In re **Tina L. Ettinger**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>Kenwood USA Corp</b> <b>PO Box 70364</b> <b>Chicago, IL 60673</b>		-	<b>2002-2003</b> <b>inventory</b>			<b>X</b>	<b>8,483.00</b>
Account No.  <b>Lowe Opta Inc.</b> <b>PO Box 414005</b> <b>Boston, MA 02109</b>		-	<b>2002-2003</b> <b>Inventory</b>			<b>X</b>	<b>18,721.00</b>
Account No.  <b>Metra Electronics</b> <b>460 Walker Street</b> <b>Daytona Beach, FL 32117</b>		-	<b>2003</b> <b>inventory</b>			<b>X</b>	<b>368.00</b>
Account No.  <b>Mother Nature's Enterprises</b> <b>67 S. Main Street</b> <b>Batavia, NY 14020</b>		-	<b>2003</b> <b>window cleaning</b>			<b>X</b>	<b>233.00</b>
Account No.  <b>Niagara Mohawk</b> <b>PO Box 4798</b> <b>Syracuse, NY 13221</b>		-	<b>2003</b> <b>Electric Service</b>			<b>X</b>	<b>776.00</b>
<div>Sheet no. <b>6</b> of <b>13</b> sheets attached to Schedule of</div> <div>Creditors Holding Unsecured Nonpriority Claims</div> <div align="right">Subtotal (Total of this page)</div>							<b>28,581.00</b>

In re **Tina L. Ettinger**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							
Peter A. Vinolus c/o Antonio Savaglio Atty. 609 Ridge Road Buffalo, NY 14218	-		7/9/03 judgment filed in Batavia City Court for rent			X	23,993.00
Account No.							
Peter A. Vinolus 609 Ridge Road Buffalo, NY 14218	-		see Vinolus & Golumbell				0.00
Account No.							
Plateau Corp. 105 Thompson Road Waterford, Ontario Canada	-		2003 supplies			X	96.00
Account No.							
Salamander Designs 30 harbor St. Hartford, CT 06101	-		2003 Inventory			X	2,565.00
Account No.							
Sally Waldron 10473 Bethany Center Road East Bethany, NY 14054	-		same debt as Gen. Auto elsewhere				0.00

Sheet no. **7** of **13** sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) **26,654.00**

In re **Tina L. Ettinger**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>Small Business Administration USA</b>  Room 1311 111 W. Huron Street Buffalo, NY 14202	-	<b>same debt as elsewhere</b>				<b>0.00</b>
Account No.  <b>SNC, Inc.</b> <b>PO Box 1884</b> <b>Hutchinson, KS 67504</b>	-	<b>2003 security system</b>			<b>X</b>	<b>75.00</b>
Account No.  <b>Sonicblue Inc.</b> <b>2841</b> <b>Mission College Blvd.</b> <b>Santa Clara, CA 95054</b>	-	<b>2000-2003 debt of signature audio</b>				<b>3,410.00</b>
Account No.  <b>Speakercraft</b> <b>1650 Seventh St.</b> <b>Riverside, CA 92502</b>	-	<b>2003 Inventory</b>			<b>X</b>	<b>1,969.00</b>
Account No.  <b>Straight Wire Inc.</b> <b>2032 Scott Street</b> <b>Homestead, FL 33030</b>	-	<b>2001-2001 inventory</b>			<b>X</b>	<b>754.00</b>
<div>Sheet no. <u>8</u> of <u>13</u> sheets attached to Schedule of</div> <div>Creditors Holding Unsecured Nonpriority Claims</div>						<div>Subtotal</div> <div>(Total of this page)</div> <div><b>6,208.00</b></div>

In re **Tina L. Ettinger**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No.  <b>The Bank of Castile</b> <b>133 N. Center Street</b> <b>Perry, NY 14530</b>	-		<b>2000</b> <b>Guarantee of Loan to Signature Audio &amp; Video Inc.</b>				<b>112,336.00</b>
Account No.  <b>The Bank of Castile</b> <b>133 N. Center Street</b> <b>Perry, NY 14530</b>	-		<b>2002-2003</b> <b>credit card. This may be same card as</b> <b>Advanta Listed elsewhere</b>				<b>19,422.00</b>
Account No.  <b>The Berry Company</b> <b>PO Box 710298</b> <b>Cincinnati, OH 45271</b>	-		<b>2003</b> <b>advertising</b>			<b>X</b>	<b>196.00</b>
Account No.  <b>The Daily News</b> <b>c/o Adams Cooper &amp; Marks</b> <b>4890 W. Kennedy Blvd.</b> <b>Suite 520</b> <b>Tampa, FL 33609</b>	-		<b>2003</b> <b>Advertising</b>			<b>X</b>	<b>741.00</b>
Account No.  <b>The Insurance Center</b> <b>206 East Main street</b> <b>Batavia, NY 14020</b>	-		<b>2003</b> <b>truck &amp; store insurance</b>			<b>X</b>	<b>0.00</b>
Subtotal (Total of this page)							<b>132,695.00</b>

Sheet no. **9** of **13** sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **Tina L. Ettinger**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
<b>The Talking Phone book</b> <b>White Directory Publ. Inc.</b> <b>PO Box 5168</b> <b>Buffalo, NY 14240</b>	-	<b>2003</b> <b>advertising</b>			X	<b>326.00</b>
<b>Thomas Golombek</b> <b>c/o Antonio Savaglio Atty.</b> <b>609 Ridge Road</b> <b>Buffalo, NY 14218</b>	-	<b>same debt as above</b>				<b>0.00</b>
<b>Thomas Golumbek</b> <b>7 Fredro St.</b> <b>Buffalo, NY 14206</b>	-	<b>see Vinolus &amp; Golumbek</b>				<b>0.00</b>
<b>Thomas Matteo, CPA</b> <b>23 Jackson Street</b> <b>PO Box 923</b> <b>Batavia, NY 14020</b>	-	<b>2003</b> <b>accounting services</b>			X	<b>99.00</b>
<b>Time Warner Cable</b> <b>71 Mt. Hope Ave.</b> <b>Rochester, NY 14614</b>	-	<b>2003</b> <b>Internet Services</b>			X	<b>401.00</b>
Sheet no. <b>10</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> <b>(Total of this page)</b> <b>826.00</b>

In re **Tina L. Ettinger**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>Time Warner Cable Advertising</b> <b>130 Washington Ave.</b> <b>Albany, NY 12203</b>		same debt as Time Warner elsewhere				0.00	
Account No.  <b>Tonawanda Valley Fed Credit Union</b> <b>10 Jefferson Ave</b> <b>Batavia, NY 14020</b>		listed as a precaution				0.00	
Account No.  <b>United Parcel Service</b> <b>PO Box 2477 (collection dept.)</b> <b>West Columbia, SC 29171</b>						161.00	
Account No.  <b>Verizon</b> <b>PO Box 1100</b> <b>Albany, NY 12250</b>		2003 telephone service				2,791.00	
Account No.  <b>Verizon Wireless</b> <b>PO Box 747099</b> <b>Pittsburgh, PA 15274</b>		2003 cell phone			X	1,395.00	
Sheet no. <b>11</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>4,347.00</b>	

In re **Tina L. Ettinger**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Verizon Wireless</b> <b>PO Box 489</b> <b>Newark, NJ 07101</b>	-	<b>Debt of signature audio</b>				<b>641.00</b>
Account No.						
<b>Vinolus &amp; Golumbek</b> <b>c/o Nicholas Konst. Esq.</b> <b>615 Ridge Road</b> <b>Buffalo, NY 14218</b>	-	<b>Lawsuit, probably judgment in Supreme Court, Genesee County based on same claim as Vinolus &amp; Golombek elsewhere</b>				<b>0.00</b>
Account No.						
<b>WBTA-AM 1490</b> <b>438 E. Main Street</b> <b>Batavia, NY 14020</b>	-	<b>2000-2003</b> <b>Debt of Signature auto</b>				<b>118.00</b>
Account No.						
<b>White Directory Publishers</b> <b>1945 Sheridan dr.</b> <b>Buffalo, NY 14226</b>	-	<b>same debt as listed elsewhere</b>			<b>X</b>	<b>0.00</b>
Account No.						
<b>Zenith Electronics Corp.</b> <b>PO Box 13464</b> <b>Newark, NJ 07102</b>	-	<b>Inventory-same as listed elsewhere</b>			<b>X</b>	<b>0.00</b>
Sheet no. <b>12</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>759.00</b>



In re **Tina L. Ettinger**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>Zenith Electronics Corp. 1000 Sylvan Ave. Englewood Cliffs, NJ 07632</b>			<b>2002-2003 Inventory</b>			<b>X</b>	<b>4,017.00</b>
Account No.			<i>Note - most debts are corporate debts and not individual liability of debtor, but were listed as a precaution</i>				
Account No.							
Account No.							
Account No.							

Sheet no. **13** of **13** sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

**4,017.00**

Total  
(Report on Summary of Schedules)

**273,641.00**

In re **Tina L. Ettinger**

Case No. \_\_\_\_\_

Debtor

## **SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

In re Tina L. Ettinger,  
Debtor

Case No. \_\_\_\_\_

## SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Scott Ettinger</b> <b>2203 Avenue B</b> <b>Bradenton Beach, FL 34217</b>	<b>M &amp; T Mortgage Corp.</b> <b>PO Box 444</b> <b>Buffalo, NY 14240</b>

In re Tina L. Ettinger

Case No. \_\_\_\_\_

Debtor

**SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:  <b>Separated</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP <b>None.</b>	AGE
<b>EMPLOYMENT:</b>		
DEBTOR		SPOUSE
Occupation		
Name of Employer <b>Blue Cross/Blue Shield aka Excellus</b>		
How long employed <b>3 years</b>		
Address of Employer <b>Health Plan Inc. 165 Court Street Rochester, NY 14647</b>		

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime .....

SUBTOTAL .....

## LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security .....

b. Insurance .....

c. Union dues .....

d. Other (Specify) .....

SUBTOTAL OF PAYROLL DEDUCTIONS .....

TOTAL NET MONTHLY TAKE HOME PAY .....

Regular income from operation of business or profession or farm (attach detailed statement) .....

Income from real property .....

Interest and dividends .....

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above .....

Social security or other government assistance (Specify) .....

Pension or retirement income .....

Other monthly income .....

(Specify) Part time job at K-mart .....

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ 2,340.00

DEBTOR

SPOUSE

\$ <u>2,474.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>2,474.00</u>	\$ <u>N/A</u>

\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>563.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>563.00</u>	\$ <u>N/A</u>
\$ <u>1,911.00</u>	\$ <u>N/A</u>

\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>429.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>2,340.00</u>	\$ <u>N/A</u>

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Tina L. Ettinger

Case No. \_\_\_\_\_

Debtor

**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home) .....	\$	<b>697.00</b>
Are real estate taxes included? Yes <u>X</u> No _____		
Is property insurance included? Yes _____ No <u>X</u>		
Utilities: Electricity and heating fuel .....	\$	<b>267.00</b>
Water and sewer .....	\$	<b>0.00</b>
Telephone .....	\$	<b>56.00</b>
Other .....	\$	<b>0.00</b>
Home maintenance (repairs and upkeep) .....	\$	<b>75.00</b>
Food .....	\$	<b>390.00</b>
Clothing .....	\$	<b>100.00</b>
Laundry and dry cleaning .....	\$	<b>22.00</b>
Medical and dental expenses .....	\$	<b>25.00</b>
Transportation (not including car payments) .....	\$	<b>173.00</b>
Recreation, clubs and entertainment, newspapers, magazines, etc. ....	\$	<b>87.00</b>
Charitable contributions .....	\$	<b>22.00</b>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's .....	\$	<b>0.00</b>
Life .....	\$	<b>72.00</b>
Health .....	\$	<b>0.00</b>
Auto .....	\$	<b>115.00</b>
Other .....	\$	<b>0.00</b>
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) .....	\$	<b>0.00</b>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto .....	\$	<b>465.00</b>
Other <u>motor vehicle maintenance</u> .....	\$	<b>58.00</b>
Other .....	\$	<b>0.00</b>
Other .....	\$	<b>0.00</b>
Alimony, maintenance, and support paid to others .....	\$	<b>0.00</b>
Payments for support of additional dependents not living at your home .....	\$	<b>0.00</b>
Regular expenses from operation of business, profession, or farm (attach detailed statement) .....	\$	<b>0.00</b>
Other <u>personal care, pets</u> .....	\$	<b>55.00</b>
Other <u>YMCA Health Club</u> .....	\$	<b>32.00</b>
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) .....</b>	<b>\$</b>	<b>2,711.00</b>

**[FOR CHAPTER 12 AND 13 DEBTORSONLY]**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income .....	\$	<u>N/A</u>
B. Total projected monthly expenses .....	\$	<u>N/A</u>
C. Excess income (A minus B) .....	\$	<u>N/A</u>
D. Total amount to be paid into plan each .....	\$	<u>N/A</u>

(interval)

Tina L. Ettinger

Debtor(s)

Case No.

(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 27 sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date 3/25/04

Signature: Tina L. Ettinger  
Debtor

Date

Signature: \_\_\_\_\_  
(Joint Debtor, if any) (If joint case, both spouses must sign.)

### CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_ Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date

Signature: \_\_\_\_\_  
(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

United States Bankruptcy Court  
Western District of New York

In re Tina L. Ettinger

Debtor(s)

Case No.  
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor.  
11 U.S.C. § 101.

**1. Income from employment or operation of business**

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
<b>\$44,238.00</b>	<b>2002 (joint Tina &amp; Scott)</b>
<b>\$0.00</b>	<b>2003 not yet filed</b>
<b>\$7,020.00</b>	<b>2004 to 4/1/04</b>

**2. Income other than from employment or operation of business**

None  
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

### 3. Payments to creditors

None

- ☒ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
---------------------------------	----------------------	-------------	-----------------------

None

- ☒ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

- ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Vinolus &amp; Golumbek vs. Tina Ettinger</b>	<b>Debt for Commerical rent</b>	<b>Supreme Court, Genesee County</b>	<b>Judgment entered 12/10/03 for \$39,972.84</b>

None

- ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

### 5. Repossessions, foreclosures and returns

None

- ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	--------------------------------------

### 6. Assignments and receiverships

None

- ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	-----------------------	-----------------------------------



- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	--	------------------	--------------------------------------

#### 7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
---	-----------------------------------	--------------	----------------------------------

#### 8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
--------------------------------------	--	--------------

#### 9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>DON B. IWANICKI, ESQ.</b> <b>43 Jackson Street</b> <b>PO Box 604</b> <b>Batavia, NY 14021</b>	<b>payment of \$600.00 plus filing fees of \$209.00</b>	

#### 10. Other transfers

- None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEEE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
--	------	---

**11. Closed financial accounts**

None

- ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	---------------------------------------

**12. Safe deposit boxes**

None

- ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
---	---	----------------------------	--

**13. Setoffs**

None

- ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

**14. Property held for another person**

None

- ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	--------------------------------------	----------------------

**15. Prior address of debtor**

None

- ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

**16. Spouses and Former Spouses**

None

- ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

**18 . Nature, location and name of business**

- None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Tina Ettinger	16-1579205		Tina was sold stockholder and sole officer in Signature Audio & Video Inc. which begun in 2000 and ending in July 2003 when Bank of Castile seized and sold all inventory & assets.	

- None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None  
☐

a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS  
**Thomas Matteo, CPA**  
**23 Jackson Street**  
**PO Box 923**  
**Batavia, NY 14020**

DATES SERVICES RENDERED  
**2000 to 2003**

None  
☐

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME  
**Thomas Matteo, CPA**

ADDRESS  
**23 Jackson Street**  
**PO Box 923**  
**Batavia, NY 14020**

DATES SERVICES RENDERED

None  
☐

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME  
**Tina Ettinger**

ADDRESS  
**10 East Avenue**  
**Batavia, NY 14020**

None  
☐

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS  
**Bank of Castile**

DATE ISSUED  
**2003**

#### 20. Inventories

None  
☐

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY  
**January 2003**  
**January 2003**

INVENTORY SUPERVISOR  
**Tina & Scott Ettinger**

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)  
**unknown**

None  
☐

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY  
**January 2003**

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS  
**Tina Ettinger**  
**10 East Avenue**  
**Batavia, NY 14020**

*Scott Ettinger*  
*2203 Avenue B*  
*Bradenton, FL 34217*

DATE OF INVENTORY  
January 2003

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS  
**Scott Ettinger**  
**2203 Avenue B**  
**Bradenton Beach, FL 34217**

**21 . Current Partners, Officers, Directors and Shareholders**

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
<b>Tina Ettinger</b> <b>10 East Avenue</b> <b>Batavia, NY 14020</b>	<b>President</b>	<b>100% of stock</b>

**22 . Former partners, officers, directors and shareholders**

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

**23 . Withdrawals from a partnership or distributions by a corporation**

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Scott Ettinger</b> <b>2203 Avenue B.</b> <b>Bradenton Beach, FL 34217</b> <b>spouse</b>		

**24. Tax Consolidation Group.**

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
----------------------------	--------------------------------

**25. Pension Funds.**

None

■ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date \_\_\_\_\_

Signature \_\_\_\_\_

**Tina L. Ettinger**

Debtor

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both, 18 U.S.C. §§ 152 and 3571

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 3/15/04

Signature  
of Debtor

*Ana Kettinger*

Date \_\_\_\_\_

Signature  
of Joint Debtor  
(if any)

*[If completed on behalf of a partnership or corporation]*

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date \_\_\_\_\_

Signature \_\_\_\_\_

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

\_\_\_\_ continuation sheets attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571*

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.*

## UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF NEW YORK

In re:

Tina L. Ettinger

Debtor(s)

Case No.  
Chapter

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. I intend to do the following with respect to the property of the estate which secures those consumer debts: a. *Property to Be Surrendered*

Description of property

Creditor's name

None

[Check any applicable statement.]

b. *Property to Be Retained*

Description of property

Creditor's name

Property is  
claimed as  
exemptProperty will be  
redeemed  
pursuant to 11  
U.S.C. § 722Debt will be  
reaffirmed  
pursuant to 11  
U.S.C. § 524(c)1) Realty at  
10 East Ave  
Batavia, NY

1) HOT Mortgage Corp

✓

2) 2002 Acura -

2) Bank of Castile

✓

3/15/04 Tina L. Ettinger

Date

Signature of Debtor

Signature of Debtor

## CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X  
Signature of Bankruptcy Petition Preparer

Date

bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.  
U.S.C. § 110; 18 U.S.C. § 156

Case 1-04-12173-MJK, Doc 1, Filed 03/29/04, Entered 03/30/04 09:46:59, U.S. Bankruptcy Court, Western District of New York, Judge: J. G. CLARKE, INC., NYC 10013

Description: Main Document , Page 40 of 49





## UNITED STATES BANKRUPTCY COURT

WESTERN

DISTRICT OF NEW YORK

In re

Tina L. Ettinger

Debtor(s)

Case No.

(If Known)

## STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
  - (a) for legal services rendered or to be rendered in contemplation of and in connection with this case
  - (b) prior to filing this statement, debtor(s) have paid
  - (c) the unpaid balance due and payable is
- (3) \$ 200.00 209 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
  - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
  - (c) representation of the debtor(s) at the meeting of creditors.

\$ 600 —  
 \$ 600 —  
 \$ 600 —

Please note: that this fee does not include reaffirmation agreements.

- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
- (6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated:

3/25/04

Respectfully submitted,

Attorney for Petitioner

Attorney's name and address

*Tina L. Ettinger* **United States Bankruptcy Court**

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)**

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

**Chapter 7: Liquidation (\$130 filing fee plus \$30 administrative fee)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$130 filing fee plus \$30 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization (\$800 filing fee)**

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family farmer (\$200 filing fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

debtor, affirm that I have read this notice.

Date

3/25/04 Case 1-04-12173-MUK

Doc 1 Filed 03/29/04

Entered 03/30/04 09:46:59,

Description of Main Document, Page 42 of 49  
WHITE - DEBTOR COPY PINK - COURT COPY

Case Number

Advanta Bank Corp  
PO Box 8088  
Philadelphia, PA 19101

AT&T Universal Card  
PO Box 8203  
South Hackensack, NJ 07606

B. Rich Company, Inc.  
847 Holt Road  
Webster, NY 14580

Bank of Castile  
PO Bxo 30131  
Tampa, FL 33630-3131

Bank of Castile  
129 North Center Street  
Perry, NY 14530

Batavia Newspaper Corp.  
PO Box 870  
Batavia, NY 14020

Bill's Auto  
101 Evans St.  
Batavia, NY 14020

Capital One  
PO Box 85184  
Richmond, VA 23285

Chase Platinum Mastercard  
PO Box 17702  
Wilmington, DE 19886

Clarion Corp. of America  
661 West Redondo Beach Blvd.  
Gardena, CA 90247

Custom Graphics  
34 Swan Street  
Batavia, NY 14020

Day Timers Inc.  
PO Box 27001  
Lehigh Valley, PA 18002

Doorway Rug Service  
228 Sheridan Dr.  
Buffalo, NY 14240

Dun & Bradstreet  
75 Remittance Dr.  
Suite 1793  
Chicago, IL 60675

Eclipse By Fujitsu Ten  
c/o Raymond I Dyne, Esq.  
PO Box 70200  
Van Nuys, CA 91409

Eclipse By Fujitsu Ter  
c/o Caine & Weber  
PO Box 8500  
Van Nuys, CA 91409

Federal Express  
PO Box 1140  
Memphis, TN 38101

Fujitsu Ten  
PO Box 2985  
Torrance, CA 90509

Genesee Autobody  
659 Ellicott Street  
Batavia, NY 14020

Genesee County Chamber of Commerce  
210 E. Main Street  
Batavia, NY 14020

Genesee Valley Pennysaver  
210 E. Main Street  
Batavia, NY 14020

Hanover Insurance Co.  
PO Box 8016  
Boston, MA 02100

Infinity Broadcasting Corp.  
1700 HSBC Plaza  
Rochester, NY 14604

Internal Revenue  
Dept. of Treasury-Auto Coll. Sys.Support  
PO Box 24017  
Fresno, CA 93779-4017

International Internet Con.  
41 Avondale Park

Intuit Payroll Service  
5745 Wall Street  
Reno, NV 89502

IXOS Path Group  
Drawer 1760  
PO Box 79001  
Detroit, MI 48200

Jamco HiFi USA  
c/o Rosman Adjustment Corp.  
PO Box 1247  
Glenview, IL 60025

Jamo US Inc.  
1177 Corporate Grove Dr.  
Buffalo Grove, IL 60089

Jason Gola  
124 Gaither Dr.  
Suite 170  
Mount Laurel, NJ 08054

Kenwood USA  
PO Box 22745  
Long Beach, CA 90801

Kenwood USA Corp  
PO Box 70364  
Chicago, IL 60673

Lowe Opta Inc.  
PO Box 414005  
Boston, MA 02109

M & T Mortgage Corp.  
PO Box 444  
Buffalo, NY 14240

Metra Electronics  
460 Walker Street  
Daytona Beach, FL 32117

Mother Nature's Enterprises  
67 S. Main Street  
Batavia, NY 14020

Niagara Mohawk  
PO Box 4798  
Syracuse, NY 13221

NYS Dept. of Labor  
PO Box 551  
Albany, NY 12227

NYS Dept. of Taxation & Finance  
Bankruptcy Unit, Bldg. 8, Room 703  
State Campus  
Albany, NY 12227

Peter A. Vinolus  
c/o Antonio Savaglio Atty.  
609 Ridge Road  
Buffalo, NY 14218

Peter A. Vinolus  
609 Ridge Road  
Buffalo, NY 14218

Plateau Corp.  
105 Thompson Road  
Waterford, Ontario Canada

Salamander Designs  
30 harbor St.  
Hartford, CT 06101

Sally Waldron  
10473 Bethany Center Road  
East Bethany, NY 14054

Small Business Administration USA  
Room 1311  
111 W. Huron Street  
Buffalo, NY 14202

SNC, Inc.  
PO Box 1884  
Hutchinson, KS 67504

Sonicblue Inc.  
2841  
Mission College Blvd.  
Santa Clara, CA 95054

Speakercraft  
1650 Seventh St.  
Riverside, CA 92502

Straight Wire Inc.  
2032 Scott Street  
Homestead, FL 33030

The Bank of Castile  
133 N. Center Street  
Perry, NY 14530

The Berry Company  
PO Box 710298  
Cincinnati, OH 45271

The Daily News  
c/o Adams Cooper & Marks  
4890 W. Kennedy Blvd.  
Suite 520  
Tampa, FL 33609

The Insurance Center  
206 East Main street  
Batavia, NY 14020

The Talking Phone book  
White Directory Publ. Inc.  
PO Box 5168  
Buffalo, NY 14240

Thomas Golombek  
c/o Antonio Savaglio Atty.  
609 Ridge Road  
Buffalo, NY 14218

Thomas Golumbek  
7 Fredro St.  
Buffalo, NY 14206

Thomas Matteo, CPA  
23 Jackson Street  
PO Box 923  
Batavia, NY 14020

Time Warner Cable  
71 Mt. Hope Ave.  
Rochester, NY 14614

Time Warner Cable Advertising  
130 Washington Ave.  
Albany, NY 12203

Tonawanda Valley Fed Credit Union  
10 Jefferson Ave  
Batavia, NY 14020

United Parcel Service  
PO Box 2477 (collection dept.)  
West Columbia, SC 29171

Verizon  
PO Box 1100  
Albany, NY 12250



Verizon Wireless  
PO Box 747099  
Pittsburgh, PA 15274

Verizon Wireless  
PO Box 489  
Newark, NJ 07101

Vinolus & Golumbek  
c/o Nicholas Konst. Esq.  
615 Ridge Road  
Buffalo, NY 14218

WBTA-AM 1490  
438 E. Main Street  
Batavia, NY 14020

White Directory Publishers  
1945 Sheridan dr.  
Buffalo, NY 14226

Zenith Electronics Corp.  
PO Box 13464  
Newark, NJ 07102

Zenith Electronics Corp.  
1000 Sylvan Ave.  
Englewood Cliffs, NJ 07632